



PATENT APPLICATION

25267

PATENT TRADEMARK OFFICE

*11/16
6-28-01
Cw*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group: Unknown }
 Atty. Docket: 9603-0007 }
 Applicants: Kramer et al. }
 Invention: PAYMENT MONITORING }
 SYSTEM }
 Serial No.: Unknown }
 Filed: Herewith }
 Examiner: Unknown }

Certificate Under 37 C.F.R. § 1.10

Express Mail No.: EL592237769US

Mailed: November 16, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service's "Express Mail Post Office to Addressee" addressed to the Commissioner for Patents, Washington, D.C. 20231 on the date written above.

Brenda Vandever
 Typed or Printed Name of Person Mailing Paper or Fee
Brenda Vandever
 Signature of Person Mailing Paper or Fee

11046 U.S. PTO
 09/991197
 11/16/01

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

This statement is filed in the application identified above pursuant to 37 CFR §§ 1.56, 1.97 and 1.98. Applicant calls attention to the art references within the knowledge of applicant and its attorney which are listed on the attached PTO Form 1449. No representation is intended that a complete search has been made or that no better art references are available. The filing of this statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to the patentability as defined in 1.56(b).

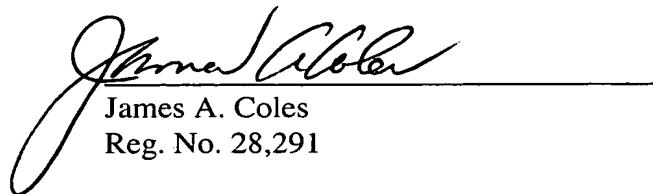
REMARKS

None of the art cited on the attached PTO Form 1449 is believed to disclose or suggest the invention recited in the claims of the above-identified application. It is therefore believed that the claimed invention is patentably distinguishable over these references.

Please charge any fees that might be due in connection with this Information Disclosure Statement to Bose McKinney & Evans LLP's Deposit Account No. 02-3223. An extra copy of this Information Disclosure Statement is enclosed for that purpose.

Respectfully submitted,

BOSE McKINNEY & EVANS LLP



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367416

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DOCKET NO. 9603-0007	SERIAL NO. Unknown	PTO j10469/91197 11/16/01		
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)			APPLICANT Kramer et al.				
			FILING DATE November 16, 2001	GROUP Unknown			
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPLICABLE
	AA	3,665,397	5/23/1972	De Napoli et al.			
	AB	3,790,933	2/5/1974	Cort			
	AC	3,987,408	10/19/1976	Sassover et al.			
	AD	4,067,411	1/10/1978	Conley et al.			
	AE	4,177,466	12/4/1979	Reagan			
	AF	4,291,237	9/22/1981	Kitano			
	AG	4,327,353	4/27/1982	Beard et al.			
	AH	4,366,466	12/28/1982	Lutz			
	AI	4,381,705	5/3/1983	Roes et al.			
	AJ	4,463,340	7/31/1984	Adkins et al.			
	AK	4,553,511	11/19/1985	Hayakawa et al.			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
	AL	0320470	6/14/1989	EP			YES
	AM	58-180349	10/21/1983	JP			NO
	AN	WO 96/19360	6/27/1996	WO			
	AO						
	AP						
	AQ						
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
	AR						
	AS						
	AT						
EXAMINER				DATE CONSIDERED			

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered.
Include copy of this form with next communication to applicant.

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	BA	4,616,208	10/7/1986	Nakamura			
	BB	4,624,578	11/25/1986	Green			
	BC	4,630,201	12/16/1986	White			
	BD	4,777,377	10/11/1988	Jeter			
	BE	4,804,937	2/14/1989	Barbiaux et al.			
	BF	4,805,722	2/21/1989	Keating et al.			
	BG	4,926,332	5/15/1990	Komuro et al.			
	BH	4,990,890	2/5/1991	Newby			
	BI	4,995,086	2/19/1991	Lilley et al.			
	BJ	5,023,605	6/11/1991	McColl			
	BK	5,089,762	2/18/1992	Sloan			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
	BL						YES NO
	BM						
	BN						
	BO						
	BP						
	BQ						
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
	BR						
	BS						
	BT						
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	CA	5,124,920	6/23/1992	Tamada et al.			
	CB	5,289,369	2/22/1994	Hirshberg			
	CC	5,396,215	3/7/1995	Hinkle			
	CD	5,491,325	2/13/1996	Huang et al.			
	CE	5,519,260	5/21/1996	Washington			
	CF	5,594,284	1/14/1997	Hill et al.			
	CG	5,602,426	2/11/1997	Ecker			
	CH	5,631,962	5/20/1997	Balph et al.			
	CI	5,661,451	8/26/1997	Pollag			
	CJ	5,665,397	9/9/1997	Fisher et al.			
	CK	5,686,765	11/11/1997	Washington			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES
	CL						NO
	CM						
	CN						
	CO						
	CP						
	CQ						
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
	CR						
	CS						
	CT						
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	DA	5,715,905	2/10/1998	Karnan			
	DB	5,812,067	9/22/1998	Bergholz et al.			
	DC	5,812,252	9/22/1998	Bowker et al.			
	DD	5,819,869	10/13/1998	Horton			
	DE	5,841,363	11/24/1998	Jakob et al.			
	DF	5,867,802	2/2/1999	Borza			
	DG	5,930,777	7/27/1999	Barber			
	DH	5,942,985	8/24/1999	Chin			
	DI	5,945,906	8/31/1999	Onuma			
	DJ	5,964,877	10/12/1999	Victor et al.			
	DK	5,969,633	10/19/1999	Rosler			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
	DL						YES
	DM						NO
	DN						
	DO						
	DP						
	DQ						
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
	DR						
	DS						
	DT						
EXAMINER				DATE CONSIDERED			

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	EA	5,973,411	10/26/1999	Tado et al.			
	EB	6,195,648	2/27/2001	Simon et al.			
	EC						
	ED						
	EE						
	EF						
	EG						
	EH						
	EI						
	EJ						
	EK						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	EL							
	EM							
	EN							
	EO							
	EP							
	EQ							

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

	ER							
	ES							
	ET							
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